

ABSTRACT

A method and system for paying bills. A service provider receives, via a network, a request to pay a bill on behalf of a consumer. The consumer can request that any merchant be paid. The service provider searches a master database containing names of merchants to determine if the merchant the consumer has requested be paid is included in the database. If the merchant is not included in the database the service provider adds the merchant to the database. The request is processed to generate an instruction to pay the merchant.

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